



# MINNESOTA ASSOCIATION OF CREDIT SPECIALISTS

FARM SERVICE AGENCY  
USDA

---

## *2004 Minnesota Association of Credit Specialists (MACS) Annual Meeting*

Date: Friday, September 10, 2004

Time: 9:30 a.m.

Location: Benson Golf Club  
Benson, MN

---

**Pledge of Allegiance** was recited by the group.

**President's Opening Remarks:** Mark Bertram thanked everyone for attending. Guest speakers were introduced.

**Guest Speakers:**

John Monson, State Executive Director

Update:

- Budget Update: Met in Iowa last week with Midwest SED's. 2005 budget: 100 FTE's essentially for replacement Farm Loan Manager's proposed by the President. Pessimistic that it will stay in the budget. Temporary budget is for everybody. Farm loan programs haven't usually used temporaries. 85% of workload is fixed. 1,000 temps is a critical mass (county committees, field reporters, and digitizers) and is the basic amount. Ceilings froze for CO & GS. Expect continuing resolution as of 10/1. Expect budget in January / February. Challenge: serious situation for 2005. Due to the critical mass baseline, difficult to operate on any less than the president's proposal.
- Staffing: working on some staffing situations. GS: baseline of 60 FLM's/FLO's/FLOTS. Baseline is what we are shooting for. Currently interviewing for 4 FLOT's. Difficult to be as timely in hiring as in the past. We are not operating in a perfect system, not as responsive as we would like. Interviewing next week for West Ottertail Farm Loan Manager. Ranking changed on the CO side. The ranking selects the top 5 offices but the state office now uses some management discretion. (How long understaffed?, shared management? Needs of the office in the future, not just the past, and other issues to look at). COTS: hired three (Wayne Schopper (Extension Service), Ben Fast (John Deere), and Don Tweet (Farm Loan Officer). We no longer hire as many people as vacancies to just fill the vacancies. If the candidates are not great employees, we won't hire, we will go back and try again. We think this will give us the best employees.
- New workload system coming. Watch for it. Agency hired a consultant to look at workload/work measurement system. Agency also has the Delphi study.

- New Hires in the State Office: Mary Aukes (Assistant Administrative Officer) and Deb Crusoe (Assistant Conservation Specialist).
- CREP update: Governor proposing \$1 million to move forward with signing until next legislative session. About \$51 million short. Bonding bill needed for CREP. State legislature is really divided at this time. CREP is in a holding pattern at this time.
- Disaster Update: 27 counties qualify (losses due to frost). Expect declaration in 6 – 8 weeks.

Looking Back over the Past 4 Years:

- Remembers when there was the concern about a CED becoming an SED from the Farm Loan Program staff. Morale was very low with Farm Loan Program Technicians and some with the Farm Loan Manager/Farm Loan Officers.
- Have worked very closely with MACS on a lot of program issues.
- Finpack – summer 2002 – worked with Jim Little. We did everything we could do to save Finpack.
- February 2003 – 1165 - he could not understand that classification would drive our strategies. Asked MACS to provide guideposts. There were no secret plans and no secret agendas. We tried to be very open and honest with everyone. We know that it is not a great plan, we have suffered but it brought us to a better place. Stuart and John met and decided that it was better to define our strategy instead of have it drive our system. It led to the Strategic Plan.
- Strategic plan adapted from private industry (Taylor Companies). Private plan adapted to FSA with revisions and additions to get to the FSA plan. We asked everybody for input through a survey. It really set the foundation. Everybody saw our weaknesses, strengths, and what needed to be done. It was laid out in January 2004. We will be a better place with the “roadmap to the future”. Washington has seen the plan and supports the plan. Anna Parker is doing a follow-up survey. We will keep building this foundation and continue looking forward. It only took 5 months from the time Stuart & John met until the plan was unveiled. My goal is to formalize the plan.
- Look more proactively in the future.

Moving into the future:

The following items are only to stir discussion. IDEAS ONLY.

1. Open Enrollment – customer can choose the office. Meeting customer’s needs. Give the customer the opportunity to choose where to go.
2. Align staffing with needs. (seasonal needs). If we do not continue to have the temporary levels that we need, we may need to change our existing staffing to meet the seasonal needs. It may mean that in the future we use permanent positions (as they become vacant) for temporary needs. The agency would not lose any FTE’s.
3. Program Management Teams. We have to become more program aligned and less county and district programized. Focus on the customer needs. Program management teams will become more important. We need to become a lot more proficient at implementation.
4. # offices will decrease. Consolidation of offices has been pushed for quite awhile. FLP has seen consolidation. One thought is to regionalize the support process. The processes that support what we do but not critical to our daily jobs could be segmented. Segmentation may be essential in the business process.

5. Process Results Description. Focus on key elements, key results, key people (stakeholders), and our customers as part of our performance. Need to drive the performance. Would be a better approach to linking us to our mission.
6. Closed loop strategic plan. Strategy needs to drive results. Action plan to help support the strategic plan.

No support from the administration for any of these ideas.

Don't know if he'll be back after election. If he returns, he will try to challenge and inspire the best he knows how to move the offices forward. MACS means a lot to John and he appreciates it.

Kevin Beekman, President of MNASCOE

- FLP has an incredible job and takes a lot of capabilities that a lot of county employees were never trained for.
- We've made progress since the merger but we need to continue moving forward.
- Been president since July. In September each year we have a board meeting on a weekend in September. The goal for the future is that we have to start moving forward and having a meeting (board of directors/committee) together with MACS.
- Joint conventions – we start to push too hard too many times. We need to start looking at each other and what each other does. We should start by having the board of directors and committee meeting together next year and then look to the future of having the annual convention together.
- We need to start understanding that we need each other very much. Communication about the programs through the county office staff and vice versa help with outreach of the programs and build along the strategic plan. We need to start working together.
- As MNASCOE president I will be on board for the next two years. We need to continue building a strong working relationship between the two organizations. Kevin would like to jump in the car with the new MACS president and meet with John Monson in the State Office and just talk about issues.
- Dan Root just got elected Vice President of NASCOE.
- We need to continue good working relationships.

Stuart Shelstad, Farm Loan Program Chief

- It has been an interesting year with the “roadmap to the future”, Farm Loan Manager retirements, and the new Farm Loan Officers.
- On 10/1/95, we brought over 60 Farm Loan Managers/Farm Loan Officers to the new agency. It has been held relatively steady since that time.
- Goal Accomplishments (as of the last couple weeks):
  - 12 days – direct loan processing
  - 10 days – guaranteed loan processing
  - 3% of obligations were Socially Disadvantaged Applicants
  - 25% of obligations were Beginning Farmer loans
  - 6.3% - first year delinquency on new loans.
- How do we compare with the neighboring states:
  - Direct Loans – 731 loans in FY04, No. 5 in the country.
  - Guaranteed Loans – Our volume was down in FY04, but we were still No. 1 in the nation.
  - Beginning Farmer Loans – No. 6 in the country
  - Direct Caseload – No. 9 in the country. We have been higher but we have been getting a lot of borrowers off the book through graduation.

Direct Delinquent Dollars – 2.56% in FY04, No. 6 in the country.

Guaranteed Caseload – No. 3 in the country. The guaranteed program works.

Direct Beginning Farmer caseload – No. 7 in the nation.

Youth loans – 208 borrowers, No. 14 in the country. There is a good correlation between beginning farmers that were once youth loans. No specific statistics analyzed at this time.

- Goal Accomplishments:
  - This will be the first year that we will make all of our 8 goals. We may have problems with direct loan processing.
    - Direct loan processing timeframe: 12 days-15<sup>th</sup> in the country.
    - Guarantee loan processing timeframe: 10 days-10<sup>th</sup> in the country. Good Customer service
    - Beginning Farmer Loans: 25% of loan obligations-29<sup>th</sup> in the country.
    - Socially Disadvantaged Applicants: 3% of loan obligations-40<sup>th</sup> in the country.
    - Reduce first year delinquent loans: 6.3% delinquent-19<sup>th</sup> in the country.
- FY 05 Goal Changes – agency is revising its strategic plan and there will be changes to FY05 & FY06 goals. The field will be informed when the State Office knows of the changes. Don't expect any major changes.
- New guaranteed loan limit is \$813,000 effective October 1, 2004.
- Farm Loan Officer Trainees:
  - Don't lose sight of the big picture.
  - Focus on supervised credit.
  - Evaluate early and often.
  - Recruitment – Career Intern Program – if interested they can send resume to Laurie Moss – they must have a 3.0 GPA.
  - Retention – do everything we can to keep the employees.
  - Obtain, train, and Retain
- 1165 Issue – Will need to revisit in 2005. An office gets a lot of credit for contracting, so don't be afraid to use contracting. Any suggestions from MACS, let the State Office know.
- Performance Management – Training by Deb & Laurie. Interesting discussions.
- FLP has a strategic plan but why doesn't farm programs have a strategic plan is an often asked question. It can provide common goals and improve the working relationships. We need to help each other out in the Service Center with common goals for customer service.
- Mentoring Program – all new employees and employees new to the position will be required to participate in a mentoring program. Anybody can participate in a mentoring program. A mentoring program is a good thing. Volunteers will be needed for the mentoring program. A notice should be coming in the future regarding the mentoring program. Every employee should have a mentor. Many have informal mentor relationships with other employees.
- Roadmap to the Future – Is it working? Request has been sent to the District Director's to provide information on how things are going at the October District Director meeting. MACS thoughts and suggestions are welcome.
- NIR State Office Review – Good Review. – Strategic plan was a topic of discussion.
- 2005:
  - Streamlining Regulations – May be the biggest challenge of the year.
    - It is possible that the county offices will get the new rules March 1<sup>st</sup> and they would be effective in the middle of the lending season. MACS and others need to provide input on the timing.
  - Various lender meetings.
  - MBA training – week of 12/13.
  - State FLP Meeting – week of 1/24

- Interest rate changes – now in 1-FLP exhibit 10 – no more BU notices. Amendments to Exhibit 10 of 1-FLP will be issued to announce rate changes. FmHA Instruction 440.1 will be made obsolete. Change will not impact the downloading of interest rates to DALRS or MAC.
- What can the FLP staff in the State Office do better to serve the counties?
- Keep up the great work!

## **BUSINESS MEETING**

### Roll Call

A motion was passed to dispense with roll call – all attendees have been recorded. There were 31 members in attendance (see Attachment “A” for roll call).

### Announcement of Officer Candidates

The following candidates have announced their interest in running for the following offices:

President – Russell Miller  
Vice-President – James Kruize  
Secretary – No Announcements  
Treasurer – Sheree Krogstad

### Officer Reports

Vice President: (Russell Miller)

- Last year MACS decided to increase the dues to send more representatives to meetings.
- Attended Zone B meeting in Wichita, Kansas in February. We were able to visit with Carolyn Cooksie at the Zone B meeting and she remembered the Minnesota employees from the January FLP meeting in Alexandria. We had the opportunity to talk to her about the issues. While at the Zone B meeting, we were able to work on the Farm Loan Program resolutions.
- Attended the FMA Convention in Washington D.C. March 20-25<sup>th</sup>. Training session had a lot to do with change and change to the government. Highlight of the trip was the “Day on the Hill”. We got to visit with staff of Senator Dayton, Senator Coleman, and met with Representative Collin Peterson. FMA is very essential to our organization and their representation means a lot to us.
- We want to continue to promote payroll deduction membership.
- PAC funds are important and the organization should look at a way we can contribute as a group so we can contribute to the FMA PAC fund.
- We have had an opportunity to help influence decisions. We want to be on the forefront in developing some policies for the Farm Business Plan.
- There is a need to promote our continued relationship with MNASCOE.

Secretary’s Report: (James Kruize)

The report of the 2003 annual MACS meeting was presented.

A motion was made to dispense with the reading of the Secretary’s report.

It was mentioned that in future minutes, there should be no reference to the MNASE as they no longer exist. They merged into MACS.

It was moved and seconded to accept the Secretary's Report.

The secretary's report was accepted.

Past President's Report: (Mike Norberg)

Encourage everybody to participate in the National Board.

NASE Representative: (Sheree Krogstad)

Wendy Erickson has been the NASE Representative for the past two years and has asked for a replacement. Becky Martinson will take over for Wendy Erickson.

The Zone B meeting will be held on February 10-12, 2005.

Treasurer's Report: (Sheree Krogstad)

Sheree distributed a copy of the Treasurer's Report. See Attachment "B" for a copy of the Treasurer's Report.

An audit of the Treasurer's Report was requested by President Bertram. Kevin Hagan and James Eberhard were asked to complete the audit.

Regular-Managerial dues are \$124 and Support dues are \$58.

President's Report: (Mark Bertram)

- 1165 Plan – all things considered we came out ok. MACS was very instrumental in the plan. A taskforce helped set the guideposts for the state office. MACS was very involved.
- Very involved in defining the servicing plan for FLP offices. A taskforce helped to set some guideposts for the state office.
- Provided input on the streamlining regulations.
- Participated on FLP strategic plan taskforce.
- SED consultative meeting in St. Paul in May. Good meeting with the state office. Good response. Strongly encourage members to submit your issues to the board members.
- Submitted national resolutions to NACS.
- Attended the Zone B meeting in the spring, FMA convention, and NACS national convention in Louisville this past year.
- Submitted FMA action letters. All members should consider reviewing the FMA action letters and submit when they are available. It can all be done by e-mail.

#### Old Business

No old business.

#### New Business

- Jerry Hurre presented the website report on behalf of Mark Drewitz. See Attachment "C" for the website report. The following actions took place regarding the report:

Website Name – Consensus of group is to leave “as-is”.

Forum – Consensus of group is to continue with the Forum and reevaluate in a year.

File Exchange – Consensus of group is continue with forms not available on the USDA website.

Directory – Consensus of group is to delete the directory.

Website Volunteer – Randy Dufner has volunteered to help Mark Drewitz with the website. If anyone else is interested, please contact Mark Drewitz.

- Types of Membership

Requirements for various levels of membership in the association (Regular vs. Associate) was discussed. CED's with loan approval authority need to be identified as to which membership group they fall under. The by-laws are not real clear on this subject. We've had one District Director who wanted to be an Associate member but according to the by-laws, District Directors must be regular members. Does the association mandate which type of membership category for CED's with loan approval authority or do they go either way? Loan approval authority isn't mentioned in the by-laws.

It was moved and seconded to “keep the by-laws with CED's with loan approval authority being regular members and have the board review the by-laws and submit any changes as needed for action at the 2005 annual meeting”. Motion passed.

- Promotion of the MACS Organization

How do we promote the organization to non-members. There is a promotional brochure on the MACS website to use for promotion but probably could be updated. The consensus of the group was to have the board review the promotional brochure and update the brochure.

District Representatives could also be utilized to assist with membership.

- Environmental Notice

EPA has issued a new federal register notice regarding hazardous waste contamination and if national office decides it impacts loan programs, Jeff will send it out for public comment.

- Farm Business Plan

There will be a policy meeting in the near future to start to develop some state policies associated with the new Farm Business Plan. If anyone has suggestions or ideas on the policies, the Field Coordinators should be contacted. MACS should be involved in influencing policy decisions through resolutions to NACS.

- GIS

National office is forming a GIS taskforce for GIS uses in FLP. Jeff Johnson is an advisory member to the task force.

- Resolutions (See Attachment “D” for the Resolutions acted upon during the meeting).

- Election of Officers

President:

Russell Miller was nominated for President. It was moved and seconded that nominations cease. Motion Passed. Russell Miller was elected President.

Vice President:

James Kruize was nominated for Vice-President. It was moved and seconded that nominations cease. Motion passed. James Kruize was elected Vice-President.

Secretary:

Justin Phillips was nominated for Secretary. It was moved and seconded that nominations cease. Motion passed. Justin Phillips was elected Secretary.

Treasurer:

Sheree Krogstad was nominated for Treasurer. It was moved and seconded that nominations cease. Motion passed. Sheree Krogstad was elected Treasurer.

- Class II Environmental Assessments

Class II Environmental Assessments can be very time consuming by the Farm Loan staff in the county offices when they haven't completed them on a regular basis. The group asked that MACS propose to the State Office that one person in the state handle all the Class II environmental assessments.

- Audit Report of the Treasurer's Report

Kevin Hagan and James Eberhard reported that all debits and credits were accounted for and the books are all in order. It was moved and seconded to accept the Treasurer's report as presented along with the audit report. Motion passed.

- Thanks

President Bertram thanked all the members for the support provided during the year.  
Thanks to Mike Forsberg for setting up the golf tournament.  
Thanks to Veronica Curfman for setting up the room and brunch.  
Thanks to Mark Drewitz for maintaining the MACS website.

It was moved and seconded to adjourn the 2004 MACS annual meeting. Motion passed. Meeting was adjourned at 3:30 p.m.

Respectfully Submitted,

/s/ James D. Kruize

JAMES D. KRUIZE  
MACS Secretary

ATTACHMENT "A" - Roll Call

Sign in

- |     |   |     |                |
|-----|---|-----|----------------|
| 1.  | Sue Westrom                               | 30. | John Monson    |
| 2.  | Junia Holland                             | 31. | Stuart         |
| 3.  | Veronica Guffman                          |     | <del>Tom</del> |
| 4.  | Amy Dykema                                | 32. | Kevin          |
| 5.  | Kevin Hagan                               |     | ↑ MURPHY       |
| 6.  | <del>Russell Miller</del> Sheree Krogstad |     |                |
| 7.  | Mark Bertram                              |     |                |
| 8.  | Justin Phillips                           |     |                |
| 9.  | Russell Miller                            |     |                |
| 10. | Tom Anderson                              |     |                |
| 11. | Rodney DeGraaf                            |     |                |
| 12. | Kevin Kuistero                            |     |                |
| 13. | Jim Eberhard                              |     |                |
| 14. | Mike Forsberg                             |     |                |
| 15. | Bob Vaughn                                |     |                |
| 16. | Wendy Erickson                            |     |                |
| 17. | James Krutz                               |     |                |
| 18. | Steve Hinton                              |     |                |
| 19. | Karen Welander                            |     |                |
| 20. | Bev Turner                                |     |                |
| 21. | Mike Norberg                              |     |                |
| 22. | Greg Janashovsky                          |     |                |
| 23. | Darrel Strand                             |     |                |
| 24. | Jerry Hurl                                |     |                |
| 25. | Tom Hurbreke                              |     |                |
| 26. | Jeff Johnson                              |     | 32             |
| 27. | Bandy Diefner                             |     |                |
| 28. | Tom DeCock                                |     |                |
| 29. | Jim Verde                                 |     |                |
| 30. |   |     |                |

ATTACHMENT "B" – Treasurer's Report

MINNESOTA ASSOCIATION OF CREDIT SPECIALISTS  
 Treasurer's Report  
 September 10, 2004

Beginning Balance – 9/12/2003 \$3,350.13

Income

Regular Managerial Members (42 @ \$106.00)	\$4,452.00
Regular Support Members (8 @ \$58.00)	464.00
(1 @ \$32.00)	32.00
NASE Regular/MACS Associate (1 @ \$46.00)	46.00
Associate (5 @ \$20.00)	100.00
Payroll Deduction (23 managerial/4 support - currently)	2,867.44
2004-05 Regular Managerial Members (2 @ \$124.00)	248.00
2004-05 Regular Managerial Member (1 @ \$106.00)	106.00
2004-05 Regular Support Members (2 @ \$58.00)	116.00
2004-05 NASE Regular/MACS Associate (1 @ \$46.00)	46.00
2003 Annual Meeting Buffet	270.00
2003 Annual Meeting Fundraiser	120.00
NACS Fundraiser	100.00
Interest	13.07
 Total Income	 \$8,980.51

Total Available \$12,330.64

Expenses

FMA Dues	\$2,370.60
'04 1st Quarter - 65 @ \$13.50 = \$877.50	
2 <sup>nd</sup> Quarter - 67 @ \$13.50 = \$904.50	
3 <sup>rd</sup> Quarter - 65 @ \$18.00 = \$1,170.00 less \$581.40 FMA voucher = \$588.60	
NACS Membership Dues (67 @ \$20.00)	1,340.00
NASE Membership Dues (13 @ \$26.00)	338.00
2004-05 NASE Membership Dues (3 @ \$26.00)	78.00
Associate Member Refund	20.00
2003 Annual Meeting	318.66
2004 Zone Meeting	837.64
FMA Convention Reimbursement	1,231.40
2004 Convention	849.99
NACS Member Convention Registration	100.00
Website Fee	118.90
Postage	27.75
 Total Expenses	 \$7,630.94

Ending Balance – 9/10/2004 \$4,699.70

Respectfully submitted,

*Sherree Krogstad*  
 SHEREE KROGSTAD  
 MACS Treasurer

ATTACHMENT "C" – MACS Website Report

**MACS Web Site Report**  
**Sept. 10, 2004**

**Current Status**

The MACS web site currently costs \$4.95/month billed to me and then MACS reimburses at years end. The site has a capacity of 50 MB which is equivalent to 1/13 of a CD. The site presently has 17.8 MB of MACS materials posted and is sharing with NACS 18.6 MB. The NACS site was pressed for space for older posted items and we are temporarily sharing some of our space. This leaves free capacity of 13.6 MB. We do not have any space problem at this time.

Presently, I have routinely deleted off old files approximately every 6 months. NACS retains all their documents on the web and is using the web as their site to store all these items. This can be done for MACS if desired. If it is desired to have our site contain all archival type information, direction from the new Officers to that effect is needed.

**Site Upgrade**

Presently the site address is [www.angelfire.com/mn/mac2](http://www.angelfire.com/mn/mac2). If we wish to have our own name, such as [www.macsfsa.org](http://www.macsfsa.org), the cost would be \$89.50 for 10 years or \$8.95/year. The fee is payable upfront as \$89.50. Direction from the members and/or approval of the new Officers and Board would be needed.

**Web Site Reorganization**

There has been little change to the web site structure over the last two years so it is in need of a "facelift". From monitoring the site, the following areas are targeted for changes; however, input of members is requested and welcome.

Forum – This has become little used. Options are to continue it, remove it, or change it so it goes private. Private would send an email of the issues to a selected address, such as the MACS President. The forum does require some maintenance if it is continued.

- Without other feedback, the forum is slated to be discontinued.

File Exchange – Many of the files are out of date and would need to be updated if this area is to be maintained as is. With the ability of the PDF documents to be saved with the information in them, the need for a Word document version has lessened. Options are to continue it with only the files that are still valid listed or discontinue it entirely. We could also continue it and update files for those who want them in Word format; however, in that event volunteers are needed to accomplish this. Training assistance can be provided if necessary. Anyone wishing to share files should send them to me.

- Without other feedback, the File Exchange will be continued but with a greatly reduced number of files.

MACS MN FSA Directory – This directory, if it is to be continued in its present form, requires considerable updating. When this directory was first started, there was no comparable official directory from the State Office. Since then the State Office directory has been upgraded and now contains much of the same info. If the directory is to be continued volunteers are needed to update it. Training assistance can be provided.

Without feedback otherwise, the MACS MN FSA Directory is slated to be eliminated.

Other Revisions – Other ideas for improvements, deletions, additions, etc., should be emailed to me.

### **Future**

Volunteers are needed to work with the building and maintaining of the web site. While the work with the web site has been challenging as well as entertaining, others are needed to carry on its work.

I would like to work with any new volunteers in a training capacity (if needed) over the next year. At that point or when ready, the new volunteers could take over the responsibility for the site.

Anyone wishing to take on this challenge and put their ideas to work should contact me directly.

Mark Drewitz  
Web Admin

ATTACHMENT "D" – Resolutions

**Committee: Farm Loan Program**

**Concern:** 1910.4(c) Instruction allows for a condensed application (Lo-Doc when an applicant is applying for an operating loan) given a structured set of circumstances. There are no allowances for the same condensed application when a producer is applying for a subordination of FSA's chattel lien for the exact same purpose for which the operating loan was to be used. In addition, the applicant receiving the subordination may be in a stronger financial position because he no longer qualifies for direct financing because of the ability to get commercial credit.

**Solution:** Allow for Lo-Doc operating loan subordinations.

**Action:** Passed

**Concern:** With the policy discretion to limit use of SBA accounts, there is no longer a clear method to establish and track that loan proceeds, in particular for term loans, have been used for authorized loan purposes.

**Solution:** In cases where an SBA is not used, establish a state instruction and exhibit. The exhibit would be a list of loan purposes prepared by FSA and given to the borrower at loan closing. The borrower would be required to identify the security purchased (so the items could be added to the security agreement) and return the exhibit certifying that the funds were used as planned.

**Action:** Failed (11 for and 12 against)

**Concern:** In certain cases, we are being asked to refer to expired notices or unnumbered letters that have been expired.

**Solution:** If a notice and/or unnumbered letter is to be referred to, then it should be a notice that has not expired or unnumbered letter that has not been reissued. They either need to be reissued or have an indefinite date put on them.

**Action:** Passed as amended.

**Committee: Administrative**

**Concern:** 17-PM and Notice PM-2369 state that credit hours can not be earned while driving a vehicle. Many FSA employees add efficiency to their performance and actually do the government a favor by working extra time at a location and returning to their duty station after completion of their normal work schedule.

**Solution:** Allow credit hours to be earned for all employees while in travel status.

**Action:** Passed

**Concern:** Inability to delegate loan servicing authorities to Farm Loan Officer Trainee (FLOT) until they have successfully completed the FLOT training program.

**Solution:** Farm Loan Manager may delegate loan servicing authorities to Farm Loan Officer Trainee (FLOT) at Farm Loan Manager discretion.

**Action:** Passed as amended.

**Committee: Legislative**

**Concern:** 17-PM and Notice PM-2369 state that credit hours can not be earned while driving a vehicle. Many FSA employees add efficiency to their performance and actually do the government a favor by working extra time at a location and returning to their duty station after completion of their normal work schedule.

**Solution:** Allow credit hours to be earned for all employees while in travel status.

**Action:** Passed

**Committee: Automation**

**Concern:** When you are inputting owned or rented land, you have to click on the word "county" and it then brings up a drop down box that you pick the state and county. This process is very time consuming when you have a lot of land to enter.

**Solution:** Farm Business Plan be enhanced so that the first time you pick the state and county it maintains that information for each entry. If you have borrowers that farm in a different state or county, you could then click on the state or county choice and change it at that point.

**Action:** Passed as amended.

**Concern:** If you input the livestock or crop description code incorrectly, in the balance sheet or income statement, you must delete your entry and re-type all of the information.

**Solution:** Enhance the Farm Business Plan balance sheet and income statement to enable a change in the livestock or crop description code (using the drop down menu option) without deleting the entire line.

**Action:** Passed

**Concern:** When completing the farm assessment section in the Farm Business Plan, there are twelve separate sections for which spell check must be used separately.

**Solution:** Incorporate Microsoft Word into the Farm Assessment section to provide latest word processing capabilities and make it applicable to entire document instead of each section separately.

**Action:** Passed

**Concern:** When working in the Ag Credit Model you must continually update the information as revisions are made.

**Solution:** Allow the automatic update of the Ag Credit Model as revisions are made to the balance sheet and/or plan in order to eliminate the added step of updating.

**Action:** Passed